#### 1141 - RISK MANAGER

### NATURE OF WORK

This is professional and responsible administrative work responsible for all aspects of management of the Risk Management Division and Self -Insurance Fund. This involves creating and operating a Risk Management program which provides the city with financial protection of its assets to losses caused by a variety of hazards and exposures. A determination is made as to what combination of self- insurance and commercial insurance would provide the needed protection and the lowest cost. This is accomplished though implementation of risk transfer, risk financing, claims and litigation management and safety/loss prevention activities. Additional responsibilities are to maintain actuarial soundness in the loss fund, proper budgeting and ensuring the city complies with all mandatory safety regulations.

## ILLUSTRATIVE EXAMPLES OF ESSENTIAL DUTIES

- X Supervises the activities of the Risk Management staff and sets priorities of staff assignments.
- X Trains the staff in the proper Risk Management skills and technical knowledge.
- X Prepares an annual budget for the Self-Insurance Fund.
- X Obtains an actuarial analysis of the Self-Insurance Fund.
- X Analyzes and identifies the city's exposures and risks.
- X Determines the most cost effective risk management techniques to use to deal with the city's exposure to risks.
- X Examines all insurance markets to obtain the best coverage and rates available.
- X Prepares bid and RFP specifications for purchases or services needed (insurance coverage, claims administration, etc.)
- X Analyzes the claim / loss history of our Self-Insured programs to determine loss trends and effectiveness.
- X Reviews all insurance policies purchased though the Self-Insurance Fund.
- X Directs and supervise the activities of the city's claim adjusters.
- X Analyzes and evaluates the settlement value of claims against the city and authorizes settlements.
- X Recommends to the City Manager the settlement value of claims valued over \$50,000.
- X Provides technical assistance and recommendations to all departments on risk management matters (workers compensation, loss prevention, etc).
- X Directs the activities of defense attorneys on claims in litigation.
- X Authorizes and approves the payment of various claims related expenses (surveillance, attorneys, etc).
- X Attends mediation and negotiates settlements of cases in litigation.
- X Determines insurance requirements for all leases, licenses, contracts, permits, etc.
- X Develops contract language for insurance related parts of agreements / contracts.

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- X Reviews and approves insurance certificates provided as per contract/lease/license requirements.
- X Approves all purchases/ expenditures from the Self-Insurance Fund.
- X Submits and negotiates the settlement of claims against any commercial insurance policy (i.e. hurricane).
- X Oversees and coordinates the proper reporting and logging of all claims made against the city.
- X Develops and monitors hazard reduction programs.
- X Supervises and develops the priorities of a city-wide safety program.
- X Reviews and approves employees' personal auto coverage for business travel and car allowances
- X Performs related work as required.

# KNOWLEDGE, SKILLS AND ABILITIES

Thorough knowledge of the principles of management, public and business administration and their application to the administration of government activities.

Thorough knowledge of supervisory principles and practices.

Thorough knowledge of the principles and practices of insurance and risk management including governmental self-insurance.

Thorough knowledge of funding and accounting principles and practices relating to governmental self-insurance

Thorough knowledge of loss prevention practices, procedures, and techniques.

Considerable knowledge of Industrial Safety and Federal Regulations pertaining thereto.

Considerable knowledge of the principles of public personnel administration.

Considerable knowledge of public relations principles and techniques.

Ability to use professional knowledge of the principles of management and public administration to formulate division policy and control division activities.

Ability to plan, organize and supervise the work of subordinate professional, technical, and clerical personnel in a manner conducive to full performance and high morale.

Ability to delegate the authority to subordinates necessary to complete responsibilities in varied division activities.

Ability to exercise judgement and discretion in devising, installing, or interpreting division, departmental, and City policies, rules and regulations.

Ability to establish and maintain effective relationships with officials of insurance firms, department heads, other employees, and elected officials.

Ability to apply professional knowledge of the principles and practices of insurance and risk management effectively in the management of division operations.

Ability to communicate clearly and concisely, both verbally and in writing, to groups and individuals.

Ability to evaluate results in achievement of division objectives and to redirect efforts and priorities as needed.

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#### **EDUCATION AND EXPERIENCE**

Extensive, responsible experience in the management of a large scale insurance program; graduation from an accredited college or university with a Bachelor's degree in business administration or a related field. Some industrial safety experience preferred. State of Florida's Adjusters license. Experience can substitute for education on a year for year basis.

# PHYSICAL REQUIREMENTS

Must have the use of sensory skills in order to effectively communicate and interact with other employees and the public through the use of the telephone and personal contact. Physical capability to effectively use and operate various items of office related equipment, such as, but not limited to, word processor, calculator, copier, and fax machine. No significant standing, walking, moving, climbing, carrying, bending, kneeling, crawling, reaching, and handling, sitting, standing, pushing, and pulling.

## **SUPERVISION RECEIVED**

Limited general direction is received from the Executive Assistant to the City Manager, who holds the incumbent responsible for efficient professional and administrative management of division operations and attainment of goals and objectives. Incumbent exercises and is given wide latitude for the use of independent judgement. Work is subject to review through personal conferences and various reports.

#### SUPERVISION EXERCISED

Supervision is exercised over the Safety Officer, Claims Coordinator, and clerical personnel.

# **SPECIAL REQUIREMENTS**

Possession of a valid, appropriate driver's license and an acceptable driving record.

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